

**21<sup>st</sup> Century Life and Careers - Standard 9**  
**Standard 9.1 – Personal Financial Literacy**

**Educator Curriculum, Teaching, Assessment, and Professional Development Resources**

Resource Name	Content	Contact
<p><b>Hard Core Financial Education Boot Camp (Rutgers Cooperative Extension and NJ Coalition for Financial Education)</b></p>	<p>This website contains videos and PowerPoint slides for a full-day financial education training program for teachers. Printed PowerPoint handouts to accompany the videotaped presentations can be downloaded free of charge.  <a href="http://njaes.rutgers.edu/money/bootcamp/">http://njaes.rutgers.edu/money/bootcamp/</a></p>	<p>Rutgers New Jersey Agricultural Experiment Station  Rutgers, The State University of New Jersey  88 Lipman Drive  New Brunswick, NJ 08901-8525</p>
<p><b>Junior Achievement of New Jersey</b></p>	<p>Junior Achievement (JA) is the world's largest organization dedicated to educating young people about business, economics and free enterprise. Through a dedicated volunteer network, JA offers in-school and after-school programs for students in grades K-12. JA programs focus on seven key content areas: business, citizenship, economics, entrepreneurship, ethics/character, financial literacy, and career development.  <a href="http://janj.org/about_janj">http://janj.org/about_janj</a></p>	<p>Junior Achievement NJ  4365 Route 1 South  Princeton, NJ 08540    (609) 419-0404</p>
<p><b>Working in Support of Education - W!SE</b></p>	<p>w!se's Financial Literacy Certification Program (FLCP) addresses the urgent need for financial literacy and education. The program provides high school students with access to financial education and the opportunity to become certified financially literate. Participating schools teach personal finance and administer w!se's standardized Financial Literacy Certification (CFL) Test. Teachers have access to training, educational resources, pre-tests, and online practice tests.  <a href="http://www.wise-ny.org/programs.htm">www.wise-ny.org/programs.htm</a></p>	<p>Ms. Andrea Campbell    (212) 980-5054</p>

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<b>Building Your Future™ (The Actuarial Foundation)</b>	<p><b>Building Your Future</b> helps students easily grasp the essentials of personal finance, gives them multiple opportunities to practice core skills and showcases the real-world impact of the financial decisions they make. Each chapter is classroom ready, with a Teacher's Guide that provides handouts and answer keys, instruction and assessment suggestions, definitions, and resources that align with national mathematics and personal financial education standards.</p> <p><a href="http://www.actuarialfoundation.org/programs/youth/getonthelist.shtml">www.actuarialfoundation.org/programs/youth/getonthelist.shtml</a></p>	<p>The Actuarial Foundation 475 North Martingale Road, Suite 600 Schaumburg, IL 60173-2226</p> <p>(847) 706-3535</p>
<b>Family Economics and Financial Education (University of Arizona FEFE)</b>	<p>This website includes information about training workshops for teachers and free ready-to-teach lesson plans.</p> <p><a href="http://takechargetoday.arizona.edu/">http://takechargetoday.arizona.edu/</a></p>	<p>Take Charge Today The University of Arizona 650 North Park Avenue rm. 415 Tucson, AZ 85721 (520) 626.4209 <a href="mailto:takechargetoday@email.arizona.edu">takechargetoday@email.arizona.edu</a></p>
<b>Learning, Earning, and Investing for a New Generation (CEE)</b>	<p>This Council for Economic Education website includes curriculum materials (downloadable activities and visuals) for 21 personal finance lessons on saving, investing, and related topics. Print materials are also available for purchase.</p> <p><a href="http://www.hsfpp.org/">www.hsfpp.org/</a></p>	<p>NEFE High School Planning Program 1331 - 17th Street, Suite 1200 Denver, CO 80202</p>
<b>Money Matters Pro (NY Public Library)</b>	<p>This website contains annotated PowerPoint presentations, activities, and online resource lists for 11 personal finance programs for adults. The workshops were developed to provide training to library staff on personal finance resources.</p> <p><a href="https://sites.google.com/a/nypl.org/money-matters/home/curriculum">https://sites.google.com/a/nypl.org/money-matters/home/curriculum</a></p>	<p>All materials on this website are for libraries and other non-profit organizations and intended for noncommercial use only. To utilize Money Matters materials for training purposes, contact the Learning &amp; Development Team at <a href="mailto:staffdevelopment@nypl.org">staffdevelopment@nypl.org</a> and please credit the New York Public Library upon usage.</p>

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<b>Money As You Grow</b>	Money as You Grow, developed by the President's Advisory Council on Financial Capability, provides 20 essential, age-appropriate financial lessons—with corresponding activities—that kids need to know as they grow. <a href="http://moneyasyougrow.org/">http://moneyasyougrow.org/</a>	<a href="mailto:info@moneyasyougrow.org">info@moneyasyougrow.org</a>
<b>Practical Money Skills for Life</b>	This website is a very rich resource providing educators, students, parents, consumers, and policymakers free educational resources, that include personal finance articles, games, and lesson plans. <a href="http://www.practicalmoneyskills.com">www.practicalmoneyskills.com</a>	<a href="mailto:info@practicalmoneyskills.com">info@practicalmoneyskills.com</a>
<b>Financial Avenue</b>	The website offers financial literacy courses, tips, articles and other curriculum resources to empower schools to effectively educate students about financial matters. <a href="https://fa.financialavenue.org/">https://fa.financialavenue.org/</a>	1-888-529-2028
<b>National Endowment for Financial Education</b>	The High School Financial Planning Program (HSFPP) is a seven-unit personal finance curriculum in cooperation with the Cooperative Extension System, a national educational network affiliated with state land-grant universities, and the Credit Union National Association (CUNA), a trade association for over 11,000 credit unions nationwide. In New Jersey, Rutgers New Jersey Agricultural Experiment Station (NJAES) Cooperative Extension is a partner in distributing the HSFPP. HSFPP topics include: The financial planning process; Goal setting; Career decisions and entrepreneurship; Budgeting and cash flow; Credit; Insurance; and Saving/Investing. <a href="http://nefe.org/">http://nefe.org/</a>	In New Jersey, Rutgers Cooperative Extension provides free training for teachers and others interested in implementing the HSFPP in a classroom or informal youth program. For information please contact,  Dr. Barbara O'Neill <a href="mailto:oneill@njaes.rutgers.edu">oneill@njaes.rutgers.edu</a>

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<b>NEFE Financial Workshop Kits</b>	<p>This website provides free downloadable curriculum materials for adult financial education workshops including PowerPoint slides, scripts, handouts, and other resources. Materials are organized by topic area and audience.</p> <p><a href="http://www.financialworkshopkits.org/">www.financialworkshopkits.org/</a></p>	<p>National Endowment for Financial Education 1331 17th Street, Suite 1200 Denver CO 80202</p>
<b>Financial Fitness for Life - Economics America</b>	<p>Financial Fitness for Life is a comprehensive personal finance curriculum for K-12 students that teaches students how to make thoughtful, well-informed decisions about important aspects of personal finance, such as earning income, spending, saving, borrowing, investing, and managing money.</p> <p><a href="http://fffl.ncee.net/">http://fffl.ncee.net/</a></p>	<p>Council for Economic Education 1-800-338-1192 <a href="http://www.councilforeconed.org">http://www.councilforeconed.org</a></p>
<b>MoneyU</b>	<p>This is a comprehensive online course that can be used as a supplement or a standalone course that may be completed independently. The course includes topics such as minimizing debt, managing credit, creating an effective budget, saving money, managing accounts, and career income planning.</p> <p><a href="http://www.moneyu.com">www.moneyu.com</a></p>	<p>Griffin Enterprises, LLC Kathy Griffin 877-669-7648 <a href="http://www.moneyu.com">www.moneyu.com</a> <a href="mailto:Kathy@griffinenterprises.net">Kathy@griffinenterprises.net</a></p>
<b>Virtual Business – Personal Finance</b>	<p>This personal finance product combines rich visuals and animations with a complete simulation that covers all aspects of personal finance. Students practice key personal finance skills <i>such as</i> bank accounts, credit and debit cards, bills, credit scores, taxes, insurance, and investing.</p> <p><a href="http://www.knowledgematters.com/products/vbpf/">www.knowledgematters.com/products/vbpf/</a></p>	<p>Michael O’Connell Senior Sales Representative, 6-12 grades – Southern NJ <a href="mailto:Michael_oconnell@mcgraw-hill.com">Michael_oconnell@mcgraw-hill.com</a></p>
<b>Banzai!</b>	<p>Banzai merges classroom learning with real-world experiences to help students learn to make wise spending decisions.</p> <p><a href="http://teachbanzai.com/">http://teachbanzai.com/</a></p>	<p>Kendagriff, LLC 1292 South 1510 East Provo, Utah 84606-6543 1-888-822-6924 <a href="mailto:support@teachbanzai.com">support@teachbanzai.com</a></p>

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<b>EverFi</b>	<p>EverFi is an interactive curriculum that includes quizzes in video-game format. It offers web-based tours of the New York Stock Exchange and explanations of compounding interest and savings, the pitfalls of bad credit and consumer fraud to teach students the core concepts of financial literacy.</p> <p><a href="http://www.everfi.com/index.php">www.everfi.com/index.php</a></p>	<p>EverFi, Inc.  1225 Potomac St. NW  Washington, DC 2007  1-866-940-8985  <a href="mailto:info@everfi.com">info@everfi.com</a></p>
<b>FoolproofTeacher.com</b>	<p>Foolproof Teacher modular programs are highly interactive web-driven financial literacy tools. They feature music, videos and dozens of young people to emphasize the importance of understanding money Teachers can choose individual topics and examples from a “Pick and Choose” version of the modules. This feature allows teachers who already have an existing curriculum to use portions of FoolProof’s programs.</p> <p><a href="http://www.foolproofteacher.com/">www.foolproofteacher.com/</a></p>	<p>Foolproof  Mike Sheffer</p> <p>Director of Education  <a href="mailto:info@foolproofhq.com">info@foolproofhq.com</a>  (Credit unions pay in some states)</p>
<b>Hands On Banking</b>	<p>Hands On Banking includes savings, checking, investing, credit, and budgeting topics.</p> <p><a href="http://www.handsonbanking.org/HOB_teens_en.html">www.handsonbanking.org/HOB_teens_en.html</a></p>	<p>Wells Fargo Bank  <a href="mailto:HOBtech@wellsfargo.com">HOBtech@wellsfargo.com</a>  1-866-650-6228</p>
<b>Money Skill - American Financial Services Education Foundation</b>	<p>The website includes a demo and information about Money Skill, a free online personal finance course for young adults. The high school version contains 36 modules, with pre- and post-tests, and covers key financial concepts. There is also a middle school version with 12 modules. The course is aligned with national Jump\$tart Coalition standards.</p> <p><a href="http://www.moneyskill.org/">www.moneyskill.org/</a></p>	<p>American Financial Services  Education Foundation  919 18th Street NW, Suite 300  Washington, DC 20006  <a href="http://www.moneyskill.org/contact.cfm">www.moneyskill.org/contact.cfm</a></p>

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<b>Money Smart for Young Adults - FDIC</b>	<p>The FDIC's Money Smart for Young Adults curriculum helps youth ages 12-20 learn the basics of handling their money and finances, including how to create positive relationships with financial institutions. The materials also include an optional computer-based scenario that allows students to complete realistic exercises based on each module. The curriculum is completely customizable and comprised of modules that can be taught on a stand-alone basis (available on CD).</p> <p><a href="http://www.fdic.gov/consumers/consumer/moneysmart/index.html">www.fdic.gov/consumers/consumer/moneysmart/index.html</a></p>	<p>Federal Deposit Insurance Corp. Valerie Williams Community Affairs Specialist <a href="mailto:NYCommunityAffairs@fdic.gov">NYCommunityAffairs@fdic.gov</a></p>
<b>MoneyWi\$e</b>	<p>MoneyWi\$e is a national financial literacy partnership between Capital One and Consumer Action. It is the first program of its kind to combine free, multilingual financial education materials with community training and seminars to give consumers at all income levels both the information and the practical assistance they need to make smart financial decisions.</p> <p><a href="http://www.managing-money.org">www.managing-money.org</a></p>	<p>Consumer Action and Capital One Linda Sherry, Director P.O. Box 70037 Washington, DC 20024 (202) 544-3088 1-415-777-9635</p> <p>Multilingual counselors speak English, Spanish, and Chinese</p>
<b>The Gen i Revolution: An Online Personal Finance Game</b>	<p>The Gen i Revolution consists of fifteen interactive missions in which students assemble teams of avatars to investigate and solve missions through a variety of activities to help them learn important personal finance concepts. Within each mission, students are introduced to a character facing a particular financial crisis.</p> <p><a href="http://www.genirevolution.org/">www.genirevolution.org/</a></p>	<p>Council for Economic Education <a href="http://www.councilforeconed.org/contact/">http://www.councilforeconed.org/contact/</a></p>

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<p><b>The Stock Market Game</b></p>	<p>The Securities Industry and Financial Markets Association (SIFMA) Foundation's Stock Market Game™ (SMG) gives students the chance to invest a hypothetical \$100,000 in an on-line portfolio.  <a href="http://www.stockmarketgame.org">www.stockmarketgame.org</a></p>	<p>Securities Industry and Financial Markets Association Foundation  for Investor Education  Elizabeth Reidel  Stock Market Game™  Coordinator  120 Broadway, 35th Floor  New York, NY 10271-0080  212-313-1308  <a href="mailto:tgimbrone@sifma.org">tgimbrone@sifma.org</a></p>
<p><b>U.S. Mint H.I.P. Pocket Change</b></p>	<p>Pocket Change is a resource with online lessons about coins.  <a href="http://www.usmint.gov/kids/teachers/financialLiteracy/">www.usmint.gov/kids/teachers/financialLiteracy/</a></p>	<p>United States Mint  1-800-USA-MINT (872-6468)</p>